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of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date
indicated below.

Date: February 28, 2007Signed: 

Peter K. Trzyna (Reg. No. 62,501)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard A.
Serial No. : 10/719,474
Filed : November 21, 2003
For : NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit : 3621
Examiner : VIG, Naresh

MS: RCE
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are the
following:

1. Amendment and Response;
2. Petition for Extension of Time; and
3. Request for Continued Examination Transmittal Letter.

Applicant claims small entity status. The Commissioner is hereby authorized
to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

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Ser. No. 10/719,474
Atty. Ref. Graff-P2-03
Art Unit 3621

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
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Date: February 28, 2007

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FEB 28 2007

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To: Examiner Naresh Vig , Art Unit 3629 **Re:** 10/719,474 Amendment & RCE**Firm:** MS: RCE, U.S.P.T.O. **Date / Time:** February 28, 2007**Street Address:** **Phone:****City, State Zip:** Alexandria, VA 22313-1450 **Fax:** (571) 273-8300**cc:** **No. of Pages:** 26 (including cover)PRIVACY AND CONFIDENTIALITY NOTICE

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